

CLAIMS:

1 Sub #1  
1. A method for transacting transfers of commodities, the method comprising:

5 observing the price of a commodity at observation points over a period of time;  
specifying a maximum price;  
for each of the observation points, selecting the maximum price in the event the  
observed price is greater than the maximum price, and selecting the observed price in the  
event the observed price is less than the maximum price;  
10 calculating a price for a quantity of the commodity based on the average of the  
selected prices and a premium above the average; and  
paying to a seller of the quantity of the commodity an amount based upon the  
calculated price.

15 2. The method of claim 1, wherein the selected price is a per unit price X, the  
premium is a per unit price Y, the quantity is Z units, and the calculated price is  
equivalent to  $(X + Y) * Z$ .

20 3. The method of claim 1, wherein the seller is a producer.

4. The method of claim 1, wherein the seller is a reseller of commodities.

25 5. The method of claim 1, wherein the commodity includes one of crude oil,  
heating oil, unleaded gasoline, jet fuel, kerosene, propane, water, communication or  
computing bandwidth, semiconductor chips, pollution/emission rights, gold, silver,  
palladium, aluminum, copper, steel, and lead.

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6. A method comprising:

which is max/observed?  
or average?

preparing contracts for delivery of quantities of a commodity between a buyer and producers; and

aggregating the contracts into a smaller number of contracts between the buyer and a derivatives provider.

7. The method of claim 6, wherein the smaller number of contracts include options that limit prices for the contracts to no more than a predetermined level.

8. The method of claim 6, further comprising:

transmitting payments between the derivatives provider and the buyer; and transmitting payments between the buyer and the producers.

9. The method of claim 6, further comprising maintaining anonymity between the derivatives provider and the producers.

10. The method of claim 6, further comprising preparing the smaller number of contracts by preparing contracts between the reseller and a reseller services company and preparing contracts between the reseller services company and the derivatives provider.

11. The method of claim 6, wherein the commodity includes one of crude oil, heating oil, unleaded gasoline, jet fuel, kerosene, propane, water, communication or computing bandwidth, semiconductor chips, pollution/emission rights, gold, silver, palladium, aluminum, copper, steel, and lead.

12. A method for transacting transfers of commodities, the method comprising:

observing the price of a commodity at observation points over a period of time; specifying a minimum price;

for each of the observation points, selecting the minimum price in the event the observed price is less than the minimum price, and selecting the observed price in the event the observed price is greater than the minimum price,

calculating a price for a quantity of the commodity based on the average of the selected prices and a discount below the average; and

paying to a seller of the quantity of the commodity an amount based upon the calculated price.

13. The method of claim 12, wherein the selected price is a per unit price  $X$ , the premium is a per unit price  $Y$ , the quantity is  $Z$  units, and the calculated price is equivalent to  $(X - Y) * Z$ .

14. The method of claim 12, wherein the seller is a producer.

15. The method of claim 12, wherein the seller is a reseller of commodities.

16. The method of claim 12, wherein the commodity includes one of crude oil, heating oil, unleaded gasoline, jet fuel, kerosene, propane, water, communication or computing bandwidth, semiconductor chips, pollution/emission rights, gold, silver, palladium, aluminum, copper, steel, and lead.

17. A method for transacting transfers of commodities, the method comprising:

preparing contracts for delivery of quantities of a commodity between a buyer and sellers;

aggregating the contracts into a smaller number of contracts between the buyer and a derivatives provider;

observing the price of the commodity at observation points over a period of time;  
specifying a minimum price;

for each of the observation points, selecting the minimum price in the event the observed price is less than the minimum price, and selecting the observed price in the event the observed price is greater than the minimum price;

calculating a price for a quantity of the commodity based on the average of the selected prices and a discount below the average; and

paying to each seller an amount based upon the calculated price.

18. The method of claim 17, further comprising executing a financial swap between the buyer and the derivatives provider.

19. The method of claim 17, further comprising:  
executing a financial swap between the buyer and an reseller service company;  
and  
executing a financial swap between the reseller service company and the derivatives provider.

20. The method of claim 17, further comprising receiving a marketing fee from the derivatives provider.

21. The method of claim 17, further comprising hedging the risks of the aggregated contracts.

22. The method of claim 17, further comprising maintaining anonymity between the derivatives provider and the sellers.

23. A method for transacting transfers of commodities, the method comprising:  
preparing contracts for delivery of quantities of a commodity between a buyer and sellers;

aggregating the contracts into a smaller number of contracts between the buyer and a derivatives provider;

observing the price of the commodity at observation points over a period of time; specifying a maximum price;

for each of the observation points, selecting the maximum price in the event the observed price is greater than the maximum price, and selecting the observed price in the event the observed price is less than the maximum price;

calculating a price for a quantity of the commodity based on the average of the selected prices and a premium above the average; and

paying to each seller an amount based upon the calculated price.


24. The method of claim 23, further comprising executing a financial swap between the buyer and the derivatives provider.

25. The method of claim 23, further comprising:  
executing a financial swap between the buyer and an reseller service company;  
and  
executing a financial swap between the reseller service company and the derivatives provider.

26. The method of claim 23, further comprising receiving a marketing fee from the derivatives provider.

27. The method of claim 23, further comprising hedging the risks of the aggregated contracts.

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 28. The method of claim 23, further comprising maintaining anonymity between the derivatives provider and the sellers.

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